

Indiana Partnership News Flash

July 2010

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1-866-234-4582

www.longtermcareinsurance.in.gov

Letter from the Director

Welcome to the Indiana Partnership 2nd Quarter 2010 newsletter. Implementation of health care reform continues to be a focus for our Compliance Division at the Department of Insurance. The challenge for all States is analyzing the various requirements and meeting deadlines while waiting on final regulations.

In last quarter's newsletter, the new LTC cash benefit (CLASS ACT) in PPACA was highlighted. No additional details have been released on this program. Final regulations are not due until October 2012. This government program provides a modest cash

benefit for LTC services. Long term care issues are also impacted by health care reform particularly through reforms to Medicaid Services.

I need to clarify the LTC renewal requirement which was misstated in the last newsletter (April 2010). Changing from a 2 year to 4 year license and now back to a 2 year license has created different interpretations of the LTC CE renewal requirements. The correct requirement is explained under the **"Partnership Office Update"** section.

Our spotlight this quarter is on the **Indiana Long Term Care Ombudsman Program**. This program is an advocate for residents and families of long term care facilities.



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Partnership Office Update

❖ LTC CE Requirements

An Indiana resident agent is required to take an 8 hour basic LTC CE class to sell long term care. Plus, if selling Partnership, an agent (resident and non-resident) is required to take the 7 hour Partnership LTC course.

The LTC renewal is 5 hours every renewal period of your license. This can be any combination of 5 hours. The LTC renewal is not based on the date of the 8 hour class.

If you have a 4 year license, look at LTC renewal requirements as 2, two year periods. If you had already taken the 8 hour class, then you would need 5 hours in the first 2 year period and another 5 hours in the 2nd year period. The LTC licensing regulation can be found under 760 IAC 2-10-1.

❖ LTC Awareness Letter

Our LTC education campaign continues to exceed our expectations. We are finding that many consumers are unaware of the financial impact of long term care services until the need is immediate. Also, it is also very apparent from the phone calls we receive, that even after 17 years of Indiana Partnership, we need to continue to inform Hoosiers about their LTC options. You can participate in this program from our website www.longtermcareinsurance.in.gov.

❖ Interesting Statistics

Indiana – State Median: Annual Care Costs in 2010

Nursing Home Care	
Private room	\$75,606
Semi-private room	\$63,375
Assisted Living Facility	
Private, one bedroom	\$43,500
Adult Day Health Care	
Adult day health care	\$16,458
Home Care	
Home health aide	\$43,472
Homemaker services	\$41,184

❖ Nursing Home Resident with a Community Spouse

The income limits will not change for July.

NATIONAL NEWS

❖ Partnership Expansion

It is now easier to list the states that are **not** currently Partnership states (11) – Washington, Utah, New Mexico, Illinois, Mississippi, Michigan, West Virginia, Vermont, Massachusetts, Alaska, and Hawaii.

North Carolina will become a Partnership state effective January 2011.

Wisconsin had originally opted out of reciprocity, but now is in the Reciprocity Compact.

Topic Spotlight



The Indiana Long Term Care Ombudsman Program is a federal and state funded program that provides advocacy and related services for consumers of congregate long term care services, regardless of age or payer source. Congregate settings include nursing facilities, residential care facilities, assisted living facilities, adult foster care homes and county operated residential care facilities.

The mission of the Long Term Care Ombudsman Program is to improve the quality of life and care for residents of long term care facilities. That mission is accomplished through investigation and resolution of individual complaints, consumer education designed to inform and empower consumers, system advocacy which includes legislation and public policy activities, promotion of community involvement in long term care, and other activities designed to improve long term care delivery and oversight.

There are 22 Certified Local and numerous Volunteer Ombudsmen who are representatives of the Office of the State Long Term Care Ombudsman which is located in the Division of Aging. These representatives operate out of 17 local offices across

the state, whose numbers are listed below. Anyone may contact the Ombudsman program on behalf of a long term care consumer, but Ombudsmen are guided in their actions by the individual receiving direct service. There is no charge for Ombudsman services. The names of persons contacting Ombudsmen and the information they provide is confidential.

What does the Ombudsman do?

- Receives, investigates, and attempts to resolve problems or complaints affecting residents of long term care facilities.
- Answers questions and provides information and referrals about long term care related services, including alternatives to nursing home care and how to choose a nursing home.
- Promotes resident, family, and community involvement in long term care
- Promotes community education and awareness of the needs of residents
- Coordinates efforts with other agencies and organizations concerned with long term care
- Identifies issues and problem areas in long term care and recommend needed changes.

Valuable Resource Information

As a LTC insurance professional, you can be an important resource for your clients and families. Below are helpful websites for long term care information.

A Place for Mom	www.aplaceformom.com
Areas on Aging	www.in.gov/fssa/da/3478.htm
CMS Caregiver Publication	www.medicare.gov/publications/pubs/pdf/11035.pdf
Indiana Dept. of Health	www.in.gov/isdh/23260.htm
Indiana Department of Insurance	www.in.gov/idoi
Indiana LTC Insurance (Partnership) Program	www.longtermcareinsurance.in.gov
IN LTC Ombudsman	www.in.gov/fssa/da3474.htm
Partnership Expansion Map	http://www.dehpg.net/litcpartnership/map.aspx
State Health Insurance Assistance Program (SHIP)	www.medicare.in.gov



Striving for Excellence in Long-Term Care Ombudsman Areas

To contact the Ombudsman call:

State Ombudsman:
1-800-622-4484
317-232-7134

Area Ombudsmen:

- Area 1** 1-800-826-7871
(219) 794-1829
- Area 2** 1-800-552-7928
(574) 284-2644
- Area 3** 1-877-469-3161
(260) 469-3161
- Area 4** 1-800-382-7581
(765) 423-5327
- Area 5** 1-800-654-9421
(574) 737-2169
- Area 6** 1-800-589-1121
(765) 759-1121 ext 145
- Area 7** 1-800-489-1561
(812) 238-1561
- Area 8** 1-800-869-0212
(317) 631-9410
- Area 9** 1-800-458-9345
(765) 966-1795
- Area 10** 1-800-844-1010
(812) 876-3383
- Area 11 and
Area 12** 1-866-644-6407
(812) 372-6918
- Area 13** 1-800-742-9002
(812) 888-5158
- Area 14** 1-888-948-8330
(812) 948-6428
- Area 15** 1-800-845-6914
(812) 277-9626
- Area 16** 1-800-852-3477
(812) 426-1295
- V.O.I.C.E.S.** (812) 423-2927
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